

**Information to identify the case:**

Debtor 1	<u>Victoria C. Jeffries</u>	Social Security number or ITIN	xxx-xx-7582
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-22762-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Victoria C. Jeffries  
aka Victoria C. Jeffries-Robinson

11/13/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Victoria C. Jeffries  
Debtor

Case No. 19-22762-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db	+ Victoria C. Jeffries, 26 Mt. Prospect Avenue, Newark, NJ 07104-1012
cr	+ Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610
cr	+ Nationstar Mortgage LLC, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707-7882
518444723	Bureaus Investment Group Portfolio LLC, PO Box 778, Kirkland, WA 98083-0788
518557106	+ Eamonn J. O'Hagan, Esq., United States Attorney's Office, 970 Broad Street, Newark, NJ 07102-2527
519696361	+ Home Point Financial Corporation, PO Box 100077, Duluth, GA 30096-9377
519696362	+ Home Point Financial Corporation, PO Box 100077, Duluth, GA 30096, Home Point Financial Corporation, PO Box 100077 Duluth, GA 30096-9377
518396125	Liberty Savings Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
518325400	+ New Jersey Anesthesia Associates, 200 S Orange Avenue, Livingston, NJ 07039-5817

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Nov 13 2024 20:49:39	Home Point Financial Corporation, D Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518337115	Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2024 21:03:23	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518325388	+ EDI: CAPITALONE.COM	Nov 14 2024 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518325390	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518325391	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518325392	EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
518325393	+ Email/Text: commonwealth@ebn.phinsolutions.com	Nov 13 2024 20:52:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
518325394	EDI: CITICORP	Nov 14 2024 01:33:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518443185	EDI: Q3G.COM	Nov 14 2024 01:33:00	Department Stores National Bank, c/o Quantum3

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Nov 13, 2024

Form ID: 3180W

Total Noticed: 47

			Group LLC, PO Box 657, Kirkland, WA 98083-0657
519356026	+ Email/Text: RASEBN@raslg.com	Nov 13 2024 20:52:00	HOME POINT FINANCIAL CORPORATION, c/o Robertson, Anschutz, Schneid., Crane & Partners, LLP, 10700 Abbotts Bridge Rd, Suite 170, Duluth, GA 30097-8461
518325396	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Home Point Financial C, Nmfs#7706 9 Entin Rd St, Parsippany, NJ 07054-5000
518330862	^ MEBN	Nov 13 2024 20:49:37	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518441499	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
518325397	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Home Point Financial Corporation, Attn: Correspondence Dept, 11511 Luna Road; Suite 200, Farmers Branch, TX 75234-6451
518325395	EDI: BLUESTEM	Nov 14 2024 01:33:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
518408241	EDI: JEFFERSONCAP.COM	Nov 14 2024 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518325389	EDI: JPMORGANCHASE	Nov 14 2024 01:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518325398	EDI: JEFFERSONCAP.COM	Nov 14 2024 01:33:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518325399	^ MEBN	Nov 13 2024 20:53:34	Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398
520374446	Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9741
520374447	Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9741
518423609	Email/Text: perituspendrick@peritusservices.com	Nov 13 2024 20:52:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
520430654	Email/Text: perituspendrick@peritusservices.com	Nov 13 2024 20:52:00	Pendrick Capital Partners, LLC, c/o Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014-1419
518325401	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518435597	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Ashley Stewart, POB 41067, Norfolk VA 23541
518437098	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Home Shopping Network, POB 41067, Norfolk VA 23541
518436752	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541
518325402	Email/Text: signed.order@pfwattorneys.com	Nov 13 2024 20:52:00	Pressler, Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054
518325403	^ MEBN	Nov 13 2024 20:54:39	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518420861	+ Email/Text: bncmail@w-legal.com	Nov 13 2024 20:54:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518325404	+ EDI: SYNC		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Nov 13, 2024

Form ID: 3180W

Total Noticed: 47

		Nov 14 2024 01:33:00	Synco/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518325405	+ EDI: Q3GTBI	Nov 14 2024 01:33:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
518344225	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Nov 13 2024 21:02:37	U.S. Department of, Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518557105	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Nov 13 2024 21:02:37	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
518400450	Email/Text: bankruptcy@unifund.com	Nov 13 2024 20:52:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
518424978	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518557117	*+	Eamonn J. O'Hagan, Esq., United States Attorney's Office, 970 Broad Street, Newark, NJ 07102-2527
518557116	*+	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Home Point Financial Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor NATIONSTAR MORTGAGE LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Linwood A. Jones	on behalf of Debtor Victoria C. Jeffries linwoodjonesesq@gmail.com jones.linwooda.r102478@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Nov 13, 2024

Form ID: 3180W

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Michael R. DuPont

on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Shauna M Deluca

on behalf of Creditor Home Point Financial Corporation sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Home Point Financial Corporation smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10